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Date of Deposit: August 29, 2007

Attorney Docket No. 07473-033

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Lawrence M. Sherman  
Serial No.: 09/781,132  
Filing Date: February 9, 2001  
For: SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE DEATH LIFE INSURANCE

Examiner: Vivek D. Koppikar  
Art Unit: 3626

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

Sir:

Transmitted herewith for filing in the above-noted application are the following:

- (1) RESPONSE TO NON-COMPLIANT AMENDMENT UNDER 37 C.F.R. § 1.121 AND INCLUDING RESPONSE TO NON-FINAL OFFICE ACTION MAILED MARCH 8, 2007
- (2) RETURN POST CARD.

Should any of the items identified above be missing from this submission, the Office is respectfully requested to contact the undersigned at 617-348-4914.

The Commissioner is hereby authorized to charge any fees due to the deposit account of the undersigned, Deposit Account No. 50-0311, referencing Attorney Docket No. 07473-033. A duplicate copy of this transmittal letter is provided for this purpose.

Respectfully submitted,

fi.

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RESPONSE TO NON-COMPLIANT AMENDMENT

Sir:

Applicant resubmits herewith its response to the non-final Office Action mailed March 8, 2007 in accordance with the Notice of Non-Compliant Amendment under 37 C.F.R. § 1.121. The Notice was issued in response to Applicant's amendment filed on August 8, 2007, which did not begin the claim listing on a separate page.

RESPONSE TO NON-FINAL OFFICE ACTION MAILED MARCH 8, 2007

Applicant and the undersigned attorney wish to thank Examiner Koppikar and Examiner Gilligan for graciously granting Applicant the personal interview on July 10, 2007 to discuss the requisite response to the Office Action mailed March 8, 2007. Applicant and the undersigned wish to particularly thank Examiner Koppikar and Examiner Gilligan for the time each afforded this case and for their consideration and input.

Applicant respectfully submits this response to address the issues raised in the Office Action and discussed during the personal interview.

STATEMENT OF SUBSTANCE OF INTERVIEW

Applicant, Lawrence M. Sherman, and Applicant's representative and the undersigned attorney of record, Carol H. Peters, met with Examiner Vivek Koppikar and Signatory Examiner Luke Gilligan on July 10, 2007 at the U.S. Patent Office in Alexandria for a personal interview to discuss the instant application. The invention was generally described by Mr. Sherman. Prior art references to *Manhattan* and *Kistner* were discussed. In addition, claim amendments to the currently pending independent Claims 2, 42, and 49 were discussed in order to overcome the prior art of record and, more particularly, to overcome the prior art references to *Manhattan* and *Kistner*. Examiner Koppikar requested Applicant submit his response to the Office Action mailed March 8, 2007 with such claim amendments for reconsideration.

AMENDMENTS

Proposed Amendments to Claims Under 37 C.F.R. § 1.121(c)

Applicant respectfully requests amendment of Claims 2, 17, 26-27, 42, and 49, and cancellation of Claims 14, 26-27, 29, 37-38, 44 and 79-80, as provided below. In addition, Applicant respectfully requests addition of new Claims 81-88 to the instant application.